



**Federal Deposit Insurance Corporation**  
550 17th Street NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-97-2005**  
**September 27, 2005**

## **REGULATORY RELIEF**

### **Guidance to Assist Financial Institutions in Responding to Hurricane Rita**

**Summary:** The FDIC recognizes that the damage caused by Hurricane Rita may affect the operations of financial institutions and their ability to meet the needs of their communities. In the wake of Hurricane Katrina, the Federal Deposit Insurance Corporation issued a series of Financial Institution Letters (FILs) providing guidance to facilitate the recovery process and to provide regulatory relief. Rather than issuing FILs specific to Hurricane Rita, the FDIC refers you to the recently promulgated FILs for guidance.

**Distribution:**

FDIC-Supervised Banks (Commercial and Savings)

**Suggested Routing:**

Chief Executive Officer  
Compliance Officer  
Chief Lending Officer

**Related Topics:**

Lending  
Publishing Requirements  
Consumer Laws  
Deposits  
Branch Closures

**Attachment:**

None

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**FDIC Call Center: 1-877-ASK-FDIC**  
**(1-877-275-3342)**

**Note:**

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at [www.fdic.gov/news/news/financial/2005/index.html](http://www.fdic.gov/news/news/financial/2005/index.html).

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 801 17th Street, NW, Room 100, Washington, DC 20434 (1-877-275-3342 or 202-416-6940).

**Highlights:**

In responding to current or future natural disasters, the FDIC is referring depository institutions to recent FILs addressing various related issues:

- FIL-85-2005 Regulatory Relief: Steps to Help Rebuild Areas Affected by Hurricane Katrina;
- FIL-88-2005 Hurricane Katrina: Social Security Payments and Benefits for Veterans;
- FIL-89-2005 Hurricane Katrina: Assistance for Displaced Customers;
- FIL-91-2005 Hurricane Katrina: Frequently Asked Questions Regarding the Bank Secrecy Act; and
- FIL-95-2005 Hurricane Katrina: Notification Requirements for Closing Branches in Hurricane-Impacted Areas.

Please periodically check the FDIC's Hurricane Recovery Web site for updated information and frequently asked questions at <http://www.fdic.gov/hurricane/index.html>.

The FDIC will continue to monitor recent disaster recovery efforts and may issue additional storm-related guidance as events warrant. FDIC-supervised institutions should notify their FDIC regional office as soon as possible after being impacted by a storm-related event. Depository institutions affected by severe storms are encouraged to consider all reasonable and prudent steps to meet the financial services needs of their communities.

